

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John J Manley
 Debtor

Case No. 18-13413-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db
 14111532 +John J Manley, 2417 North Greenhill Road, Broomall, PA 19008-2935
 14111532 +Alleghney Plywood Co., Inc., 3433 Smallman Street, Pittsburgh, PA 15201-1915
 14111536 +C.R. Onsrud, Inc., 120 Technology Drive, Troutman, NC 28166-8537
 14111539 +CHBriggs, P.O. Box 15188, Reading, PA 19612-5188
 14111540 +Citi, Po Box 6190, Sioux Falls, SD 57117-6190
 14111543 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101)
 14111544 +Exxon/Mobil, P.O. Box 78001, Phoenix, AZ 85062-8001
 14111545 +Fessenden Hall of Pa, Inc., 3021 Industry Drive, Lancaster, PA 17603-4066
 14111546 +Gray Brothers, Attn: Dan Spracklin, 501 S. Main Street, Spring City, PA 19475-2038
 14111547 +Home Depot Credit Services, P.O. Box 790345, Saint Louis, MO 63179-0345
 14111549 +Russell Plywood, Inc., 401 Old Wyomissing Road, Reading, PA 19611-1599
 14111550 +Somax Environmental, 501 S. Main Street, Spring City, PA 19475-2038
 14111551 +Versatek Enterprises, LLC, 508 Front Street, Lititz, PA 17543-1708
 14111552 +W.B. Mason, 59 Centre Street, Brockton, MA 02301-4075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Sep 01 2018 05:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Sep 01 2018 01:50:36 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2018 01:49:50
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 01 2018 01:50:09 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14111533 +EDI: GMACFS.COM Sep 01 2018 05:38:00 Ally Financial, P.O. Box 380902,
 Bloomington, MN 55438-0902
 14111534 +EDI: AMEREXPR.COM Sep 01 2018 05:38:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 14111535 EDI: BANKAMER.COM Sep 01 2018 05:38:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14111537 EDI: CAPITALONE.COM Sep 01 2018 05:38:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14111538 +EDI: CHASE.COM Sep 01 2018 05:38:00 Chase Card Member Service, P.O. Box 15123,
 Wilmington, DE 19850-5123
 14111542 EDI: DISCOVER.COM Sep 01 2018 05:38:00 Discover Financial Services LLC, Po Box 15316,
 Wilmington, DE 19850
 14111541 +E-mail/Text: B@directcapital.com Sep 01 2018 01:51:05 Direct Capital, Division CIT Bank,
 155 Commerce Way, Portsmouth, NH 03801-3243
 14111548 +E-mail/Text: jackyv@rhoads-ohara.com Sep 01 2018 01:51:03 Rhoads & O'Hara,
 Architectual Products, LLC, 3690 N. West Blvd, Vineland, NJ 08360-1653
 14111553 +EDI: WFFC.COM Sep 01 2018 05:38:00 Wells Fargo Bank, P.O. Box 29482,
 Phoenix, AZ 85038-9482

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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Date Rcvd: Aug 31, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN on behalf of Debtor John J Manley scottfwaterman@gmail.com,
scottfwaterman@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>John J Manley</u>	Social Security number or ITIN	xxx-xx-9850
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13413-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John J Manley

8/30/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.